

January 23, 2015

Elda M. Thompson  
Maria M. Thompson  
29 General Lane  
Willingboro, NJ 08046-3019

Thomas P. Cialino  
Blank Rome LLP  
One Logan Square  
130 North 18<sup>th</sup> Street  
Philadelphia, PA 19103-6998

Re: Borrower: Maria Thompson and Elda Thompson (collectively, the "Borrower" –  
Property Address: 137 Ellery Avenue, Newark, NY (NJ) 07106  
Loan Number Ending in: 8459 (the "Loan")

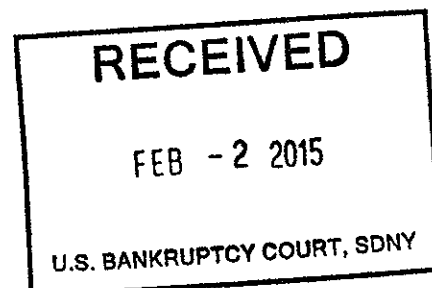
Dear Mr. Cialino:

This is in response of your letter dated January 21, 2015, in which you are responding the "Borrower" complaint to the Consumer Financial Protection Bureau. The "Borrower" complaint to the Consumer Financial Protection Bureau was in regard to the illegal payments GMAC Mortgage Company received from the "Borrower" seeking an advice on how to recuperate reimbursement from such illegal action.

The "Borrower" did not link your Firm with "any foreclosure related activity associated with the "Loan". The "Loan", referred to, was not sign with Ocwen Loan Servicing, LLC ("Ocwen"), but, with Ameriquest Mortgage Company.

Ameriquest Mortgage Company failed to timely record the "Loan" under section 547(e)(2) of the Bankruptcy Code. ( *re Lazarus*, Civ. No. 06-1982, 2007 U.S. App. LEXIS 388 (1st Cir. Jan. 9, 2007), therefore, the "Loan" returned to the "documents signed at time of closing", which was with J.P. Morgan Mortgage Company.

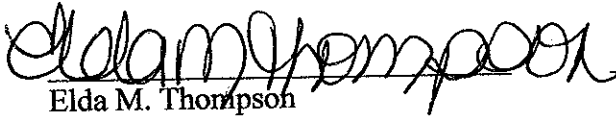
The requested refund of the illegal payments the "Borrower" referred to is also not linked to your Firm, but, to GMAC Mortgage Company. "Ocwen", the company your Firm represents became linked to the illegal payments received by GMAC Mortgage Company when "Ocwen" accepted to follow GMAC Mortgage Company in its persevering attempt to knowingly continuing the collection of illegal payments threatening to foreclose a paid-in-full "Loan" Exhibits A and B.



If, as you stated in your correspondence, your Firm does not represent "Ocwen" "in connection to "any" foreclosure connected action linked to the "Loan", there is no further response between your Firm and the "Borrowers". *Exhibit C*

"Ocwen" has no rights under the "Loan" before, now, or hereafter, unless "Ocwen" is able to confirm the "Loan" documents signed at the time of the closing with Ameriquest Mortgage Company complies under section 547(e)(2) of the Bankruptcy Code.

Respectfully,

  
Elda M. Thompson

  
Maria M. Thompson

CC: Honorable Martin Glenn ✓  
United States Bankruptcy Court  
Southern District of New York  
Alexander Hamilton Custom House  
One Bowling Green – Room 501  
New York, New York 10004-1408

Consumer Financial Protection Bureau  
Case number: 141230-000414  
P. O. Box 4503  
Iowa City, Iowa 52244



09/11/2014

*Exhibit A*

Loan Number: 359188459

Maria M Thompson  
Elda Thompson  
29 GENERAL LN  
WILLINGBORO, NJ 08046-3019

VIA Certified Mail (return receipt requested)  
Certified Number: 7013 0600 0001 6054 1549

Property Address: 137 ELLERY AVE,  
NEWARK, NJ 07106

*Customer Service rep PH0731*

## PRE-FORECLOSURE REFERRAL LETTER

### Special Note: If you HAVE FILED Bankruptcy

Applies only if you have a Chapter 7 discharge and/or discharge pursuant to Chapter 13

If you have received a Chapter 7 discharge under the U.S. Bankruptcy Code, or if your mortgage has been discharged as part of a completed Chapter 13 plan, this notice is not intended as an attempt to collect a debt. This is not an assertion that you have any personal liability for this debt.

Applies only if you have recently filed a bankruptcy petition - Please NOTIFY US IMMEDIATELY!

If you have recently filed for bankruptcy, this notice has been sent to you because Ocwen has not been notified of your bankruptcy case. It is important that you or your bankruptcy attorney contact us immediately. In order for us to document your file, please provide us with the date and jurisdiction of your filing, your case number, and the bankruptcy chapter number under which you have filed. **This information is CRITICAL--it may change your options for keeping your home. So please CONTACT US today!**

Dear Customer(s):

Recently, Ocwen Loan Servicing, LLC ("Ocwen") sent you a Notice of Default due to your loan becoming past due. Ocwen services your home loan and mortgage on behalf of U.S. BANK, N.A., AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST INC, series 2005-9, who is the holder of the beneficial interest in the mortgage or deed of trust which is secured by property at the address listed above. Our records reflect that the last full mortgage payment on your account was made on 05/09/2011. The account is paid through 03/01/2011, which makes your account due from 04/01/2011. Your mortgage payments are past due, which puts you in default of your loan agreement and the property may be referred to foreclosure after 14 days from the date of this letter. As of 09/09/2014, you owe the following:

Principal and Interest	\$51563.82
Interest Arrears	\$0.00
Escrow	\$19790.82
Late Charges	\$705.99
Insufficient Funds Charges	\$0.00
Fees / Expenses	\$2560.75
Suspense Balance (CREDIT)	\$1327.04
Interest Reserve Balance (CREDIT)	\$0.00
<b>TOTAL DUE</b>	<b>\$73294.34</b>

NMLS # 1852

PRFC14

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*

AUTOMATED CASE MANAGEMENT SYSTEM  
DOCUMENT LIST12/29/14  
10:33

CVM1023

PAGE: 001 OF 001

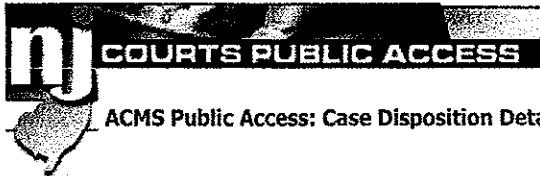
VENUE : SUP CLERK COURT : GENL EQUIT DOCKET #: F 019337 07  
CASE TITLE : CITIGROUP GLOBAL MARKETS REALTY CORP VS THOMPSON

S	DATE FILED	DOC NUM	DOCUMENT TYPE	NON CONF	FILING/TARGET PARTY NAME	ATTORNEY NAME	MUL DOC PTY STA
	08 03 2007	001	COMPLAINT		CITIGROUP GL	ZUCKER GOLDB	N
	08 24 2007	002	NOTICE TO N.J.		COURT INIT		N
	08 24 2007	003	ACKNOWLEDG SERVC		COURT INIT		N
	05 31 2013	004	LOP DISM WARN		COURT INIT		N
	07 05 2013	005	CRT INIT TO DSM		COURT INIT		N GR

CV900123 END OF SEARCH

PF1=INQRY PF2=MAINT PF9=FORECL WRIT MAINT

PF4=PROMPT PF6=CONSOLIDATED CASE LIST PF7=PRIOR PF8=NEXT PF22=HELP:



ACMS Public Access: Case Disposition Detail



Page: 1

END OF LIST

VENUE		: SUP CLERK		COURT : GENL EQUIT		DOCKET # : F		019337 07		
CASE TITLE : CITIGROUP GLOBAL MARKETS REALTY CORP VS THOMPSON										
SE DISP		: DISMISSED		DISP DATE: 07 05 2013		CASE STATUS: CLOSED				
PTY		PARTY NAME			PTY		PTY		DISP	
NO					TYPE		STATUS		DATE	
001	CITIGROUP GLOBAL MAR	KETS REAL			PF	DISM W/O P	07	05	2013	
002	THOMPSON	MARIA	M		DF	DISM W/O P	07	05	2013	
003	THOMPSON HEIRS	MARIA	M		DF	DISM W/O P	07	05	2013	
004	THOMPSON MR				DF	DISM W/O P	07	05	2013	
005	THOMPSON MR HEIRS				DF	DISM W/O P	07	05	2013	
006	THOMPSON	ELDA			DF	DISM W/O P	07	05	2013	
007	THOMPSON HEIRS	ELDA			DF	DISM W/O P	07	05	2013	
008	THOMPSON MR				DF	DISM W/O P	07	05	2013	
009	THOMPSON MR HEIRS				DF	DISM W/O P	07	05	2013	
010	NEW JERSEY STATE OF				DF	DISM W/O P	07	05	2013	

Screen ID: CVM1001 Copyrighted © 2012 - New Jersey Judiciary  
Session ID: DB98XG Case Count: 1  
BUILD 2012.1.0.02.09 Timer Count down: 298

BLANK  ROME LLP  
COUNSELORS AT LAW

*Exhibit C*

Phone: (215) 569-5668  
Fax: (215) 832-5668  
Email: [TCialino@BlankRome.com](mailto:TCialino@BlankRome.com)

January 21, 2015

Maria Thompson  
29 General Lane  
Willingboro, NJ 08046

Re: Borrower: Maria Thompson and Elda Thompson (collectively, the "Borrower")  
Property Address: 137 Ellery Avenue, Newark, NY 07106  
Loan Number Ending in: 8459 (the "Loan")

Dear Ms. Thompson:

This Firm represents Ocwen Loan Servicing, LLC ("Ocwen") with regard to the Loan, and we are writing for the purpose of responding to the January 6, 2015 complaint that you filed with the Consumer Financial Protection Bureau, which enclosed a copy of your correspondence dated November 15, 2014 (the "Letter"). The Letter, which was forwarded to Ocwen for response, requests information regarding the Loan. Ocwen has reviewed the Letter and is writing in response to the inquiries and/or allegations contained in the Letter that contain a Notice of Error under 12 C.F.R. §1024.35, an Information Request under 12 C.F.R. §1024.36, or which otherwise require a response pursuant to state or federal law. The results of this review are set forth below.

With regard to your various allegations regarding the foreclosure proceedings and/or foreclosure documentation, please be advised that this firm does not represent Ocwen in connection with any foreclosure related activity associated with the Loan. Additionally, these allegations are vague and conclusory and are inconsistent with the documents signed at closing. Lastly, Ocwen respectfully declines your request for a refund of the payments that you have remitted.

It is Ocwen's position that no further response to the Letter is required. The remaining requests and/or allegations contained in the Letter do not require a substantive response under 12 C.F.R. §§1024.35-1024.36 (and/or the exceptions articulated therein) or do not otherwise require a response under state or federal law.

One Logan Square 130 North 18th Street Philadelphia, PA 19103-6998  
[www.BlankRome.com](http://www.BlankRome.com)

January 21, 2015  
Page 2

In providing the above response, Ocwen is not limiting or waiving any rights or remedies it may now have or hereafter have, whether arising under the Loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

Sincerely,

A handwritten signature in black ink, appearing to be 'T P Cialino', written in a cursive style.

Thomas P. Cialino